



FRM/GEM

# Loan Schedule 1068

## Fixed/Graduated Payment First and Second Mortgages

12 Lender Loan ID (max 15 characters)		13 House/RFD No.	14 Unit No.	15 Street Name (max 15 characters)		16 City (max 15 characters)		17 State	18 Zip Code	19 FHA/VA Section of Act	20 Original Loan Amount (\$9,999,999.99)		21 Unpaid Principal Balance (\$9,999,999.99)	22 No. of Units (1,2,3,4)	23 Project Type	24 OCC Status (1,2,3)	
25 Note Rate (XX.XXXX%)	26 Original Term (mos)	27 LTV/CLTV Ratio (XX%)	28 First Installment Due Date (MM/DD/YYYY)		29 Last Paid Installment (MM/DD/YYYY)	30 Monthly P&I (\$9,999,999.99)	31 Special Features (max of 6)		32 Purchase Docs (1,2,3)	33 MI Code/MI % and Certificate Number	34 Maximum Term (mos)	35 Amortization Term (mos)	36 1st Interest Rate Change Date (MM/DD/YYYY)	36 1st Payment Change Date (MM/DD/YYYY)		38	39

Total Loans This Page \_\_\_\_\_ Total Note Rate This Page \_\_\_\_\_ Total P&I This Page \_\_\_\_\_ Total UPB This Page \$ \_\_\_\_\_  
 Grand Total Loans All Pages \_\_\_\_\_ Grand Total Note Rate All Pages \_\_\_\_\_ Grand Total P&I All Pages \_\_\_\_\_ Grand Total UPB All Pages \_\_\_\_\_

\_\_\_\_\_  
 Lender's Name (please print) Preparer's Name (please print) Telephone Number (include area code)  
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 Lender's Address (please print) Authorized Signature Date Name (please print) Title

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# Instructions

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## FRM/GEM Loan Schedule

The lender uses this form when an emergency situation prevents it from electronically transmitting loan delivery data to us in connection with a cash purchase for our portfolio. The form can be used to describe a fixed-rate (FRM), graduated-payment (GPM), or growing-equity (GEM) mortgage or an adjustable-rate mortgage that has been converted to a fixed-rate mortgage.

Note: This form has a later revision date than the version that is illustrated in the Forms Guide. We have added additional fields that do not appear in the Forms Guide illustration; therefore, lenders should use this revised version of the form.

### Copies

Original, plus one.

### Printing Instructions

This form must be printed on legal size paper, using landscape format. When printing this form, you must use the "shrink to fit" option in the Adobe Acrobat print dialogue box.

### Instructions

Once the form has been completed, please mail it to the following address. Addresses printed in previous publications should not be used.

The Bank of New York Mellon Trust Company, N.A.  
Attention: Fannie Mae's New Loan Submission  
5730 Katella Ave.  
Cypress, CA 90630

Generally, a lender submits the FRM/GEM Loan Schedule (Form 1068) through the Loan Delivery System. However, in emergency situations, we will accept a hard copy of this form. When a lender needs to submit hard copy loan delivery data, it should contact our Delivery Helpline (by calling 1-800-940-4646). The lender should retain a copy of any FRM/GEM Loan Schedule it submits to us as a hard copy.

### Individual Field Instructions

The lender-supplied fields in the heading at the top of a manually prepared loan schedule--Blocks 1, 2, 3, 4a, 4b, 4c, 6, 7, 8, and 9--need to be completed only one time per submission. Up to six mortgages that have the characteristics shown in those blocks in common may be submitted on the same form. Whenever a mortgage has characteristics that differ from those shown, it must be submitted on a different form--although it may be grouped with another batch of mortgages that share its basic characteristics. The lender should insert totals for loan count, interest rate, P & I, and unpaid balance at the bottom of each schedule. If multiple schedules are used for the submission, the lender should insert the "grand total" figure for these categories on the first page only. In addition, the lender's authorized representative must sign the first schedule in each submission package.

Specific instructions for completing individual fields on the FRM/GEM Loan Schedule, along with the various edits that lenders can program into their computers, are included in the Selling Guide.

### Delivery of Converted ARMs Repurchased from MBS Pool

The data reported for a converted ARM that has been repurchased from an MBS pool must reflect the terms of the converted fixed-rate mortgage, not those of the adjustable-rate mortgage. For example, the entries for "original loan amount" and "original term" should reflect the unpaid principal balance and remaining term as of the conversion date instead of the "original" information.